

## Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

*Approved*

**August 26, 2014**

Attendees: Dave Jackson, *FirstWest Benefit Solutions*; Nathan Johns, *Arches*; Jim Murray, *SelectHealth*; Tomasz Serbinowski, *UID*; Michael Bird (Proxy for Paul Anderton), *PEHP*; Nathan Johns, *Arches*; Perri Babalis, *Utah Attorney General*; Patty Conner, *OCHS*; Jill Goodmansen, *OCHS*; Sue Watson, *OCHS*; Alexis Miller, *OCHS*; Nancy Askerlund, *UID*; Todd Kiser, *UID*; Russ Johnston, *FirstWest Benefit Solutions*;

Kim Miller, *UHC* (via telephone); Lincoln Nehring, *Voices of Utah Children*; Ryan Smart, *EMI Health* (via telephone); Ann Ibrahim, *Regence* (via telephone)

- I. Meeting called to order at 1:04 p.m.
- II. August 26th minutes approved as is
- III. Patty Conner from OCHS gave an update regarding Avenue H –
  - a. August Statistics
    - i. 481 Total Groups
    - ii. 4,203 Total Employees
    - iii. 7,194 Total Dependents
    - iv. 11,397 Total Covered Lives
    - v. Slow months in June, July, and August but picked up in September and October.
  - b. Marketing
    - i. Launched Marketing campaign this summer. Targeting businesses with over \$45,000 in annual income most likely to continue to offer group insurance. Worked with Love to start campaign June through September. Lloyd Coleman will be spokesman for broker community. Used current businesses on Avenue H and why they are participating. Sent to over 10000 small businesses. Working on campaign for Fall. Most money will be used on TV and billboards. Money using is from a federal grant that needs to be used through the end of the year and no other funds are available at this time.
    - ii. Out to RFP for market research company, last day today for final pricing. Company paid by grant money. Focus groups with employees and broker community and what messages are being perceived. Hope to get contracts done by second week in September. Feed data into campaign as we receive it. Will share in future meeting what the market research will come out. Vendors in consideration are well qualified and bring value to process.

- c. Introduced Alexis Miller and Cole Hansen as new employees to OCHS.
- d. In bifurcated model, OCHS is supposed to have navigators. Wanted navigators for outreach and training that had a relationship with small businesses. Navigator contract to the Utah Valley Chamber Commerce who hired a resource Melissa Carbajal. Employee of Chamber paid for by State money. Val Hale who is now over GOED came from the Chamber.
- e. Transitional relief
  - i. Previously talked about renewal groups for September – December. October 19 eligible groups, 13 went with ACA and 6 with transitional relief. Have some time getting SBC's, plan changes, and rates available. At this point will be an active enrollment and not auto enrolled in plans. Rates will not be available until November 1st to the DOI for January 1 effective date. Initially thought rates would not be given until November 4th, but DOI stated they could get released early. Waiting on the contracts to be signed by the carriers. Not sure how many carriers will be on Avenue H in 2015 until the rates are released. Clarification on the net employee month to month data from the handout Patty gave.

#### IV. Michael Bird (Proxy for Paul Anderton)

- a. Risk Adjustment & Premium Allocation subcommittee report
  - i. 2013 Risk Adjustment Settlement
    - 1. All participating carriers have received the settlement information and all have been invited to provide any questions or concerns. Nathan Johns made motion to approve the settlement as provided. Motion carries. Michael will provide information to Patty who will forward onto Certifi and adjustment will be made on the September invoice to the carriers.

#### V. Kim Miller with United HealthCare

- a. Underwriting Subcommittee Report
  - i. No new topics for discussions. Will continue the process of the risk adjustment as it has been done in the past. This is a manual process and the group tried to come up with better solution; however this process will need to continue for a while. This is just the grand mothered transitional relief plans. Using an old IRF to do calculations. Able to get vendors to continue to capture the IRFs on the transitional relief groups. This will be done manually as there is not a way to flag these employees. December early renewals, those groups that elect for

transitional relief, will continue through next November. Transitional Relief groups will have another option next year to continue with transitional relief. They can choose ACA at any renewal.

VI. Jim Murray with SelectHealth

- a. Legal Subcommittee
  - i. Still working to finalize changes to the Plan of Operations and send to work group and to Tanji and make changes necessary. Final document may or may not be brought back to the RAB as long as it is blessed by commissioner and Insurance Department. Will get out by next RAB meeting.

VII. Nancy Askerlund with Insurance Department

- a. Confirmed with Tanji January rates can be released November 1st instead of the 4th.

VIII. Other Items

- a. Commissioner Kiser – Gave appreciation of RAB and Insurance Department
- b. Board Elections
  - i. Dave nominates Jim Murray for the chair of board. Kim Miller seconds. Patty nominates Dave Jackson as chair of board Kim Miller and Nathan Johns seconds it. Dave Jackson received the majority of the votes 4 to 2 and will remain as the Chairman of the RAB.
  - ii. Kim nominates Jim Murray as vice chair and Nathan seconds it. Jim Murray will be the vice chairman of the RAB
  - iii. Sub-committees
    - 1. Paul Anderton in Risk Adjustment & Premium Allocation will remain the chair.
    - 2. Kim Miller in Underwriting will remain the chair.
    - 3. Nathan Johns will become the chair of the legal subcommittee
  - iv. Discussion on the length of time the committee continues and what will need to change inside the board. Discussion also on if RAB would apply to just the shop exchange or if would go to the broader market

IX. Next Meeting will be September 23, 2014 at 1:00 pm

X. Meeting adjourned at 2:23 p.m.